

Certificate Number: 03621-PAE-DE-030384971

Bankruptcy Case Number: 12-21451



03621-PAE-DE-030384971

## CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 4, 2018, at 1:38 o'clock PM EST, Pat J Bender completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: January 4, 2018

By: /s/Mike Fannelle

Name: Mike Fannelle

Title: Counselor